ALLIANT

Home Tasks Documents Summary Notifications

Back

EFFECTIVE DATE: This E-Consent Agreement is Effective as of Wednesday, March 5, 2025.

GENERAL

You have indicated that you wish to receive and sign the documents relating to your mortgage loan application, closing disclosures and other mortgage-related communications electronically using the online electronic record delivery software ("eDelivery Platform") and the integrated electronic signature software ("eSign Platform") that we make available to you (collectively, the "**Platform**"). We are required by law to give you certain information "in writing" - which means that you are entitled to receive it on paper. However, with your consent, we may instead provide this information to you electronically. This Electronic Consent Agreement (this "**E-Consent**") sets forth important information about conducting business electronically, electronic delivery of information, and signing documents electronically. By providing your consent below, you are agreeing that you have reviewed this E-Consent and you agree to transact business with us using electronic communications. Your consent also permits the general use of electronic records and electronic signatures in lieu of paper documents.

You are not required to receive or sign documents electronically and you acknowledge and agree that electronic signatures are equivalent and equally binding as traditional signatures. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically. You will need to contact the person who sent you the invitation to review and/or sign electronically and arrange to complete the transaction using paper documents, or you may not be able to proceed with the transaction at all. If permitted to complete the transaction on paper, you may be required to pay a reasonable fee. If you are a notary using the eSign Platform to notarize Communications signed by others, this fee shall not apply to you.

In this E-Consent, the words "we," "us," and "our" refer to the entity whose representative invited you to electronically receive, review and/or sign documents using the Platform, and may consist of the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom you are transacting business for one or more loans. The words "you" and "your" means the person giving consent. We recommend you read this E-Consent in its entirety to ensure you are fully informed. After you have read this E-Consent in its entirety, if you agree to the general use of electronic records and electronic signatures in connection with use of the Platform, please click on the "Agree" button below.

SCOPE OF CONSENT

By clicking on "Agree" below, you are agreeing to receive via electronic means all disclosures, notices, agreements, undertakings, records, documents and other information that we provide to you or that you sign, submit, or agree to at our request on the Platform (each a "Communication"). You agree that the Communications may be in electronic form. We may also use electronic signatures and initials and obtain them from you on any Communication, as well as use other functionality to obtain information from you for any Communication. You agree that all actions taken and information provided by you with respect to Communications displayed on the Platform will constitute your agreement, acceptance or acknowledgement of the applicable terms of the Communication to which such actions are applied.

Actions taken by you on the Platform may consist of, for example, the application of your electronic signature or initials, or selections made or information provided by you through use of electronic functionality (such as a checkbox, dropdown menu, textbox or radio button). All such actions have the same legal effect as if you had taken such actions and provided such information using pen and ink on paper.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

TERMINATION/CHANGES TO E-CONSENT
We reserve the right, in our sole discretion, to discontinue the provision of electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

REQUESTING PAPER COPIES
If a Communication required for your loan transaction is not available in electronic form, a paper copy will be provided to you free of charge. You will also have the opportunity to download, print out and retain a copy of all electronic Communications you receive, review and/or sign using the Platform. You may access the eDelivery Platform to print and/or download a copy of the Communications you received, reviewed and/or signed. Also, when new Communications are available on the eDelivery Platform, and when you review and/or sign electronic Communications using the eSign Platform, we will send to you, at the email address you previously provided to us, a secure link that will enable you to access a copy of the Communications.

Except as described above, we will not send you a paper copy of electronic Communications unless you request it. You can obtain a paper copy of any Communication we provide to you electronically by downloading it yourself from the eDelivery Platform or by requesting that we mail you a paper copy. Request for paper copies must be made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us at:

Phone: 650-544-9635
Mailing Address: 11545 W Touhy Ave, Chicago, IL 60666

You will not be required to pay a fee for receiving paper copies of the Loan Documents.

If you are a notary using the eSign Platform to notarize Communications signed by others, this section ("Requesting Paper Copies") shall not apply to you.

RETAINING COPIES
We encourage you to print or download for your records a copy of all electronic Communications, as well as this E-Consent disclosure and any other document that is important to you.

HOW TO WITHDRAW CONSENT
You may withdraw your consent to receive Communications electronically at any time.

In order to withdraw your consent while you are on the eDelivery Platform, you must click the Tasks tab, then click "Change Electronic Consent" and click "Don't Agree."

Alternatively, you may notify us that you wish to withdraw your consent by:
Phone: 650-544-9635
Mailing Address: 11545 W Touhy Ave, Chicago, IL 60666

Withdrawing your consent may delay your transactions with us. If you withdraw your consent before all Communications are reviewed and/or signed, you will be unable to proceed electronically using the Platform. You may be required to review and/or execute Communications via paper, or you may be unable to complete the transaction at all. You may also be required to pay a reasonable fee to complete your transaction on paper. If you are a notary using the eSign Platform to notarize Communications signed by others, this fee shall not apply to you.

All actions taken by you before withdrawing your consent, including the signing of Communications via electronic means, will remain valid and fully enforceable.

Your withdrawal of consent with respect to the electronic Communications does not affect any other consent you have given us at any other time to use electronic records and signatures. A withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal.

ALLIANT

Phone: 630-544-5055
Mailing Address: 11545 W Touhy Ave, Chicago, IL 60666

We are not liable for your failure to receive notification of the availability of electronic Communications if your email address on file is invalid; your email or Internet service provider filters the notification as "spam" or "junk mail;" there is a malfunction in your computer, browser, Internet service and/or software; or for other reasons beyond our control.

REQUIRED HARDWARE/SOFTWARE
To create and receive electronic Communications using the Platform, you must have access to:

- A Current Version (defined below) of an Internet browser we support;
- A connection to the Internet;
- A Current Version of a program that accurately reads and displays PDF files;
- A Current Version of an email management program;
- A device (e.g., a computer, tablet, laptop, etc.) and an operating system capable of supporting all of the above; and
- If you are participating in a remote notarization session, you must have, and your device and operating system must support, a web camera, microphone and speakers.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address and an alternate means of second factor authentication.

By "Current Version," we mean a version of the software that is stable and is currently supported by its publisher. From time to time, we may offer services or features that require your internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with the Platform.

If the hardware or software requirements for the Platform change, and that change would create a material risk that you would not be able to access or retain electronic Communications, the changes will be described in an updated version of this E-Consent which will be made available to you when you next access the Platform. You may then elect to consent to such updated E-Consent and the revised requirements specified therein before receiving, viewing and/or executing any other Communications using the Platform. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty and paper copies of such Communications will be mailed to you.

AGREEMENT
By clicking "Agree" you are agreeing to this E-Consent and consenting to the use of electronic records and signatures in connection with the Communications and your use of the Platform, and you are also confirming that:

- you can access and read this E-Consent and you understand this E-Consent;
- you have the hardware and software described above;
- you are able to receive and review electronic records;
- you have an active email account and a cellphone number for SMS messaging, each of which you have disclosed to us;
- you have the ability to access and view PDF files; and
- you acknowledge that electronic signatures and records will be used in place of written documents and handwritten signatures with respect to the electronic Communications and your use of the Platform.

Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

PRIVACY POLICY

Alliant Credit Union
NMLS# 197185
11545 West Touhy Ave. Chicago, Illinois 60666
800-365-7003 | mortgages@alliantcreditunion.com

EQUAL HOUSING OPPORTUNITY